

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

IN RE:

Tana J. Oldham

Case No. 17-48104  
Chapter 13  
HON. Thomas J. Tucker

/

POST-CONFIRMATION PLAN MODIFICATION AND NOTICE OF DEADLINE TO  
OBJECT TO CHAPTER 13 PLAN MODIFICATON

Debtor, Tana J Oldam, has filed papers with the Court to Modify her confirmed Chapter 13 Plan.

An Order Confirming Plan had been entered. The Debtor proposes to modify the confirmed plan pursuant to LBR 3015-2(b) as follows:

- (1) To surrender the 2008 Chevrolet Town and Country. Pursuant to Local Bankruptcy Rule 3015-2(b)(8), the automatic stay as to Wells Fargo Bank/Wells Fargo Dealer Services shall lift as to the 200 Chevrolet Town and Country upon entry of the Order approving the Plan Modification.
- (2) Debtor shall remit her 2017 Federal income tax refund in the amount of \$5,053.00 to the Trustee within 30 days of entry of the Order Modifying Plan, or the case shall be dismissed upon the Trustee's filing of an affidavit attesting to Debtor's failure to comply.
- (3) To increase the plan payment to \$89.40, per bi-weekly, effective with the first payment due after 6/22/2018, to allow for timely plan completion.
- (4) In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

That this modification is being filed for the following reasons:

- a) The 2008 Town and Country is broken down and no longer working. It costs more to fix than it's worth. The Debtor needs a reliable vehicle to transport herself to and from her place of employment so that she can continue to be successful in her bankruptcy case. Debtor is filing a Motion to Incur Post-Petition Debt concurrently with this Plan Modification which seeks to allow her to take a payroll advance of \$1,500.00 so that she may purchase a reliable replacement vehicle.

That this plan modification will not adversely affect creditors in Classes One, Two, Six, or Nine. This plan modification adversely affects creditors in Class Five as it seeks to surrender the vehicle to such creditor.

Attached as Exhibit (1) is a Proposed Order Modifying said Plan in accordance with this Proposed Post-Confirmation Plan Modification. Attached as Exhibit (2) is a Certificate of Service. Attached as Exhibit (3) is a copy of a Plan Calculation. Attached as Exhibit (4) is a copy of the liquidation analysis.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in this Notice and may allow the modification.

Respectfully submitted,

DATE: 8.22.2018

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor  
25140 Lahser Rd., Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
Sweeneylaw2005@yahoo.com

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PROPOSED ORDER FOR POST-CONFIRMATION PLAN MODIFICATION

Upon the reading and filing of Debtor's Certification of Non Response for Notice of Proposed Post-Confirmation Plan Modification;

IT IS HEREBY ORDERED:

- a) The 2008 Chevrolet Town and Country is surrendered. Pursuant to Local Bankruptcy Rule 3015-2(b)(8), the automatic stay as to Wells Fargo Bank/Wells Fargo Dealer Services is hereby lifted as to the 200 Chevrolet Town and Country.
- b) Debtor shall remit her 2017 Federal income tax refund in the amount of \$5,053.00 to the Trustee within 30 days of entry of this Order, or the case shall be dismissed upon the Trustee's filing of an affidavit attesting to Debtor's failure to comply.<sup>4</sup>
- c) The plan payment is increased to \$89.40, per bi-weekly, effective with the first payment due after 6/22/2018.

Exhibit 1

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
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IN RE:

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Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Tammy L. Terry, Chapter 13 Trustee, 535 Griswold, Ste. 2100, Detroit, MI 48226  
Jesse R. Sweeney, Attorney for Debtor, 25140 Lahser Rd., Ste. 252-B, Southfield, MI 48033

DATE: 8.22.2018

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor  
25140 Lahser Rd., Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
Sweeneylaw2005@yahoo.com

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CERTIFICATE OF SERVICE

I, Jesse R. Sweeney, counsel for the aforementioned Debtor(s), hereby certify that I electronically filed Debtor's Post-Confirmation Plan Modification, Notice of Plan Modification, proposed Order, liquidation analysis, Exhibits, and Plan Calc II with the Clerk of the Court using the ECF system and on the date listed to the left of my signature, I served said document, either electronically or by First Class United States Postal Service mail to all those at the below listed addresses:

United States Trustee  
211 W Fort Street, Suite 700  
Detroit, MI 48226

Tammy L. Terry  
Chapter 13 Trustee  
Mieb\_ecfadmin@det13.net

and attached matrix

DATE: 8.22.2018

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor  
25140 Lahser Rd., Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
sweeneylaw2005@yahoo.com

Label Matrix for local noticing  
0645-2  
Case 17-48104-tjt  
Eastern District of Michigan  
Detroit  
Wed Aug 22 17:55:08 EDT 2018

Allstate Credit Bureau, Inc.  
22000 Springbrook Avenue  
Suite 201  
Farmington, MI 48336-4375

AT&T Corp.  
c/o AT&T Services Inc.  
Karen A. Cavagnaro - Lead Paralegal  
One AT&T Way, Room 3A104  
Bedminster, NJ 07921-2693

Allied Collection  
3080 S. Durango Dr. #208  
Las Vegas, NV 89117-9194

Afan Bapacker  
16030 Michigan Avenue  
Suite 220  
Dearborn, MI 48126-2964

CMI  
4200 International Parkway  
Carrollton, TX 75007-1930

CONSUMERS ENERGY COMPANY  
Attn: Legal Department  
One Energy Plaza  
Jackson, MI 49201-2357

Capital One Bank  
PO BOX 30281  
Salt Lake City, UT 84130-0281

Consumers Energy  
Lansing, MI 48937-0001

Aaron D. Cox  
23944 Eureka Rd.  
Suite 107  
Taylor, MI 48180-6038

DTE  
PO BOX 740786  
Cincinnati, OH 45274-0786

Dept of Education  
123 Justison Street  
3rd Floor  
Wilmington, DE 19801-5360

Directv, LLC  
by American InfoSource LP as agent  
PO Box 5008  
Carol Stream, IL 60197-5008

Diversified Consultants  
PO BOX 551268  
Jacksonville, FL 32255-1268

Frego  
777 E Eisenhower Pkwy #910  
Ann Arbor, MI 48108-3273

Garner Properties & Management, LLC  
23944 Eureka Rd.  
Suite 105  
Taylor, MI 48180-6038

Garner Properties and Management LLC  
23944 Eureka Rd #105  
Taylor, MI 48180-6038

Erin Ashley-Bartos Kramer  
30700 Telegraph Rd.  
Suite 1675  
Bingham Farms, MI 48025-4566

LVNV Funding, LLC its successors and assigns  
assignee of FNBm, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Marks One Car Rental, Inc  
14370 W 8 Mile Rd  
Oak Park, MI 48237-3050

Michigan First Credit Union  
27000 Evergreen Road  
Lathrup Village, MI 48076-3231

Michigan First Credit Union  
27000 Evergreen  
Southfield, MI 48076-3231

Michigan Guaranty Agency c/o ECMC  
PO Box 16358  
St. Paul, MN 55116-0358

Mid America Bank and Trust  
P5109 S. Broadband Lane  
Sioux Falls, SD 57109

Navient Solutions, LLC. on behalf of  
Department of Education Loan Services  
PO BOX 9635  
Wilkes-Barre, PA 18773-9635

Navient Solutions, LLC. on behalf of  
Michigan Finance Authority  
PO BOX 30047  
Lansing, MI 48909-7547

Nelnet on behalf of MGA  
Michigan Guaranty Agency  
PO Box 30047  
Lansing MI 48909-7547

Tana J. Oldham  
14941 Hartwell  
Detroit, MI 48227-3694

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

SMSE Federal Credit Union  
17135 W. Ten Mile Road  
Southfield, Michigan 48075-2933

Southeastern Michigan State FCU  
17135 W. 10 Mile  
Southfield, MI 48075-2933

Jesse R. Sweeney  
25140 Lahser Road  
Suite 252B  
Southfield, MI 48033-6300

Tammy L. Terry  
Buhl Building  
535 Griswold  
Suite 2100  
Detroit, MI 48226-3681

Wells Fargo Auto  
PO BOX 1697  
Winterville, NC 28590-1697

Wells Fargo Bank N.A., d/b/a Wells Fargo Dea  
P.O. Box 19657  
Irvine, CA 92623-9657

Tamara A. White  
28366 Franklin Road  
Southfield, MI 48034-5503

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	0
Total	35



<b>17-48104-TJT</b>	Tana J. Oldham (xxx-xx-0335)	14941 HARTWEL • DETROIT • MI • 48227	\$78.54 BW/	Bar Date(s):	9/18/2017 (has passed) 11/27/2017 (has pass
				Confirmed:	8/30/2017

Trustee: Tammy L. Terry Attorney: SWEENEY LAW OFFICES PLLC Case Status: Active, Open Case

The data on these pages has not been audited and is provided for general information only.

10 Month(s) since Confirmation UP = \$0.00 TPI = \$2,163.71 TPILR = \$2,163.71 BOH = \$72.26 BOH+FEES = \$78.54

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
<b>ATTORNEY FEE</b>								
1	SWEENEY LAW OFFICES PLLC	\$4,945.50		\$3,427.10		3,027.10		\$3,427.10
<b>A-ARREARS</b>								
2	ADDED CREDITOR							
3	ADDED CREDITOR							
<b>E-LEASE</b>								
4	ADDED CREDITOR							
<b>F-ADM EXP CLAIM</b>								
5	ADDED CREDITOR							
<b>G-CONTINUING Lease, Secured or Vehicle</b>								
6	ADDED CREDITOR							
7	ADDED CREDITOR							
<b>LEASE or SECURED GAP</b>								
8	ADDED CREDITOR							
<b>M-MORTGAGE</b>								
9	ADDED CREDITOR							
10	ADDED CREDITOR							
<b>P-PRIORITY</b>								
11	ADDED CREDITOR							
12	ADDED CREDITOR							
<b>S-SECURED</b>								
13	ADDED CREDITOR							
14	ADDED CREDITOR							
<b>V- VEHICLE</b>								
15	WELLS FARGO DEALER SERVICES	\$4,767.00		\$4,767.00	5.0000	\$105.81	\$5,290.70	50
16	WELLS FARGO DEALER SERVICES	\$258.19		\$258.19			\$258.19	
17	ADDED CREDITOR							
18	ADDED CREDITOR							
<b>WATER BILL</b>								
19	ADDED CREDITOR							
<b>ASSOCIATION DUES CONTINUING</b>								
20	ADDED CREDITOR							
21	ADDED CREDITOR							
<b>SECURED CLASS 5.1 EMPmts</b>								
22	ADDED CREDITOR							
23	ADDED CREDITOR							
<b>VEHICLE CLASS 5.1 EMPmts</b>								
24	ADDED CREDITOR							
25	ADDED CREDITOR							
<b>WATER CLASS 5.1 EMPmts</b>								
26	ADDED CREDITOR							
27	ADDED CREDITOR							
<b>TAXES CLASS 5.1 EMPmts</b>								
28	ADDED CREDITOR							
29	ADDED CREDITOR							
<b>MORTGAGE ESCROW CONTINUING</b>								
30	ADDED CREDITOR							
31	ADDED CREDITOR							
<b>ARREARS * REVERSE MORTGAGE</b>								
32	ADDED CREDITOR							
33	ADDED CREDITOR							
<b>SECURED CLASS 5.3 EMPmts</b>								
34	ADDED CREDITOR							
35	ADDED CREDITOR							
<b>NTIS ARREARS</b>								
36	ADDED CREDITOR							
37	ADDED CREDITOR							
38	All Unsecured Creditors	Total Unsecured	92369.35		Percent Allowed	0	Amount Allowed	\$9,756.51

Change Line#  OK Plan Terms  Calc Unsecured %  Calc Due to Creditors:  In from Debtor:  \$9,757.26

Restart

Trustee's %  Lump Sum \$  Delete Line  OK

**Debtor 1 Pay Schedules**

Who's Paying	Amount	Schedule	Upd	Calc
NORTH AMERICAN <input type="button" value="▼"/>	\$89.40	BI-WEEKLY <input type="button" value="▼"/>	\$ <input type="button" value="?"/>	
Tana J. Oldham <input type="button" value="▼"/>	\$0.00	WEEKLY <input type="button" value="▼"/>	\$ <input type="button" value="?"/>	

**Debtor 2 Pay Schedules**

Who's Paying	Amount	Schedule	Upd	Cal
DEBTOR <input type="button" value="▼"/>	\$0.00	WEEKLY <input type="button" value="▼"/>	\$ <input type="button" value="?"/>	

## ATTACHMENT 1

### LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	7,000.00	0.00	7,000.00	7,000.00	0.00
JEWELRY	0.00	0.00	0.00	0.00	0.00
CASH/BANK ACCOUNTS	10.00	0.00	10.00	10.00	0.00
VEHICLES	4,767.00	9,000.00	0.00	0.00	0.00
OTHER (itemize)					
401k:	1,000.00	0.00	1,000.00	1,000.00	0.00
Whole life insurance	500.00	0.00	500.00	500.00	0.00
OTHER (total)	1,500.00	0.00	1,500.00	1,500.00	0.00

Amount available upon liquidation ..... \$ **0.00**  
Less administrative expenses and costs ..... \$ **0.00**  
Less priority claims ..... \$ **0.00**  
Amount Available in Chapter 7 ..... \$ **0.00**